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TO:	FROM:
Examiner Maria N. Von Buhr	Steven N. Terranova
COMPANY:	DATE:
PTO - Art Unit 2125	8/12/2003
FAX NUMBER:	TOTAL NO. OF PAGES INCLUDING COVER:
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PHONE NUMBER:	SENDER'S REFERENCE NUMBER:
703-306-5844	2400-384
RE:	YOUR REFERENCE NUMBER:
Response to Final Office Action	09/494,897

☐ URGENT ☐ FOR REVIEW ☐ PLEASE COMMENT ☐ PLEASE REPLY ☐ ORIGINAL TO FOLLOW

NOTES/COMMENTS:

Attached please find the following documents related to the above-referenced application:

- 1) Response to Final Office Action mailed June 13, 2003 (4 pages)

NOTE: The information contained in this transmission is privileged and confidential and intended ONLY for the individual or entity named above. If you should receive this transmission in error, please notify our office and return to the below address via the U.S. Postal Service.

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Timothy E. Dickson
Serial No. 09/494,897
Filed: 01/31/2000
For: **FRAUD DETECTION THROUGH FLOW RATE ANALYSIS**

Examiner: Von Buhr, Maria N.
Art Unit: 2125

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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Technology Center 2100

Sir:

RESPONSE TO THE OFFICE ACTION MAILED JUNE 13, 2003

In response to the Office Action mailed June 13, 2003, Applicant offers the following remarks. If any fees are required in association with this response, the Director is hereby authorized to charge them to Deposit Account 50-1732, and consider this a petition therefor.

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